

**Information to identify the case:**

Debtor 1	<u>Terry J. Gavin Jr.</u>	Social Security number or ITIN	xxx-xx-6675
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-24425-GLT			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Terry J. Gavin Jr.

2/14/22

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Terry J. Gavin, Jr.  
Debtor

Case No. 16-24425-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 14, 2022

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2022:

Recip ID	Recipient Name and Address
db	+ Terry J. Gavin, Jr., 59 Bradford Avenue, Pittsburgh, PA 15205-3120
cr	+ Borough of Crafton, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14364423	+ Borough of Crafton, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14329141	Borough of Crafton, c/o Jordan Tax Service, Canonsburg, PA 15317
14329142	+ Borough of Crafton, c/o Jordan Tax Service, 102 Rahway Road, Canonsburg, PA 15317-3349
14342483	+ Carlynton School District Real Estate Taxes, c/o Andrews & Price, 1500 Admore Boulevard, Suite 506, Pittsburgh, PA 15221-4468
14329150	+ Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
14385097	+ US Dept of ED/Mohela, 633 Spirit Drive, Chesterfield, MO 63005-1243

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 15 2022 08:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 15 2022 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Feb 15 2022 08:28:00	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 15 2022 03:43:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14329140	+ EDI: GMACFS.COM	Feb 15 2022 08:28:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
14346892	EDI: GMACFS.COM	Feb 15 2022 08:28:00	Ally Financial Lease Trust, PO Box 130424, Roseville MN 55113-0004
14329143	+ EDI: CAPITALONE.COM	Feb 15 2022 08:28:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
14397516	+ Email/Text: bankruptcy@cavps.com	Feb 15 2022 03:43:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14329144	+ EDI: CITICORP.COM	Feb 15 2022 08:28:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
14329145	+ EDI: CITICORP.COM	Feb 15 2022 08:28:00	Citibank/Best Buy, Centalized Bankruptcy/Citicorp Credit Se, Po Box 790040, Sanit Louis, MO 63179-0040
14329146	+ EDI: DISCOVER.COM	Feb 15 2022 08:28:00	Discover Financial, Po Box 3025, New Albany,

District/off: 0315-2

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			OH 43054-3025
14409287	+ Email/Text: kb Burkley@bernsteinlaw.com	Feb 15 2022 03:43:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14329147	+ EDI: IIC9.COM	Feb 15 2022 08:28:00	IC Systems, Inc, Re: Banfield Pet Hospital, 444 Highway 96 East, St Paul, MN 55127-2557
14329148	+ EDI: IRS.COM	Feb 15 2022 08:28:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14329149	+ Email/Text: bk@lendingclub.com	Feb 15 2022 03:43:00	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
14338340	+ EDI: AGFINANCE.COM	Feb 15 2022 08:28:00	OneMain, 605 Munn Rd, Fort Mill, SC 29715-8421
14329151	+ EDI: AGFINANCE.COM	Feb 15 2022 08:28:00	Onemain Financial/Citifinancial, 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198
14398257	Email/Text: Bankruptcy.Notices@pnc.com	Feb 15 2022 03:43:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14329152	Email/Text: Bankruptcy.Notices@pnc.com	Feb 15 2022 03:43:00	PNC Mortgage, Attn: Customer Service Reasearch, B-6-YMO7-01-07, PO Box 1820, Dayton, OH 45401-1820
14691675	EDI: PRA.COM	Feb 15 2022 08:28:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14408916	EDI: PRA.COM	Feb 15 2022 08:28:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14343297	EDI: PENNDEPTREV	Feb 15 2022 08:28:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14343297	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 15 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14364949	+ Email/Text: ebnpeoples@grblaw.com	Feb 15 2022 03:43:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14362329	EDI: Q3G.COM	Feb 15 2022 08:28:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
14329153	+ EDI: RMSC.COM	Feb 15 2022 08:28:00	Synchrony Bank/Care Credit, Po Box 965064, Orlando, FL 32896-5064
14329154	+ EDI: VERIZONCOMB.COM	Feb 15 2022 08:28:00	Verizon, 500 Technology Dr, Suite 500, Weldon Spring, MO 63304-2225

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		PNC Bank, National Association
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-2

User: auto

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 16, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Bryan P. Keenan	on behalf of Debtor Terry J. Gavin Jr. keenan662@gmail.com, melindap662@gmail.com; keenan.bryanp.r106644@notify.bestcase.com; ciennal662@gmail.com
Elizabeth Lamont Wassall	on behalf of Creditor PNC Bank National Association pabk@logs.com, ewassall@logs.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Crafton jhunt@grblaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 8